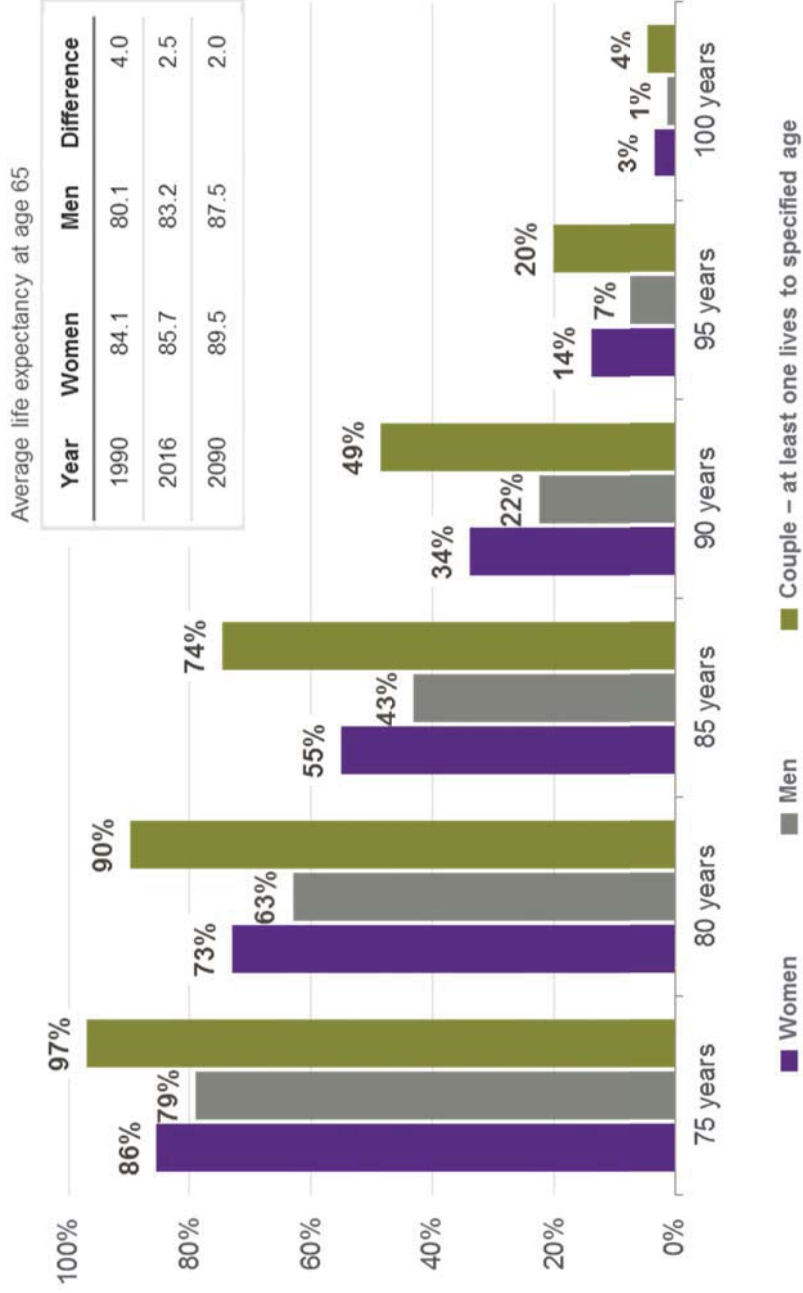


If you're 65 today, the probability of living to a specific age or beyond



PLAN FOR LONGEVITY
 Average life expectancy continues to increase and is a mid-point not an end-point. You may need to plan on the probability of living much longer – perhaps 30+ years in retirement – and invest a portion of your portfolio for growth to maintain your purchasing power over time.

Chart: Social Security Administration, Period Life Table, 2014 (published in 2017), J.P. Morgan Asset Management.

Table: Social Security Administration 2017 OASDI Trustees Report.

Probability at least one member of a same-sex female couple lives to age 90 is 56% and a same-sex male couple is 40%.